

VERMONT SUPERIOR COURT  
Orleans Unit

CIVIL DIVISION  
Case No. 25-CV-02534

Union Bank,  
Plaintiff

v.

Riley P. Fletcher, Hailey M. Andrews and Occupants  
Residing at 2414 Route 5, Irasburg, Vermont,  
Defendants

**NOTICE OF SALE**

According to the terms and conditions of a Judgment Order and Decree of Foreclosure by Judicial Sale in the matter of *Union Bank v. Riley P. Fletcher, Hailey M. Andrews and Occupants Residing at 2414 Route 5, Irasburg, Vermont*, dated July 16, 2025, issued by the Vermont Superior Court, Orleans Unit Civil Division, Case No. 25-CV-02534, foreclosing the following described mortgage: Mortgage Deed from Riley P. Fletcher and Hailey M. Andrews to Union Bank dated February 6, 2024, and of record in Book 86 at Pages 290-301 of the Irasburg Land Records, **the land and premises will be sold at public auction at 11:00 A.M. on Wednesday, September 24, 2025, at 2414 Route 5, Irasburg, Vermont, more particularly described as follows:**

Being all and the same land and premises conveyed to Riley P. Fletcher and Hailey M. Andrews by the Warranty Deed of Tanguay Homes, Inc., dated February 6, 2024, and of record in Book 86 at Pages 288-289 of the Irasburg Land Records.

Reference is made to the Warranty Deed from Couture Dairy Equipment, Inc., to Russell Harmon dated February 12, 2004, and of record in Book 52 at Pages 25-26 of the Irasburg Land Records, conveying a perpetual easement for septic system purposes over and upon a parcel of land having a uniform width of 100 feet and lying immediately adjacent to and easterly of the easterly boundary of the above-referenced land and premises.

Reference is also made to the Warranty Deed from Daniel Lise Couture to Russell Harmon dated November 15, 2002, and of record in Book 48 at Pages 376-377 of the Irasburg Land Records, which conveyed the septic easement. The deed from Couture to Harmon conveyed an additional easement for septic system purposes.

Being a parcel of land with a dwelling house located at 2414 Route 5 in Irasburg, Vermont.

Reference is made to the above-noted deeds and easements and their records, as well as prior instruments and their records for a more particular description of the land and premises.

## TERMS OF SALE

**AS NOTED BELOW, THE PREMISES ARE SOLD WITHOUT ANY WARRANTIES OF TITLE. BASED UPON INFORMATION AND BELIEF, THE SUBJECT PREMISES IS CONTAMINATED WITH MOLD. ANY POTENTIAL BIDDER IS ADVISED TO CONSULT WITH AN ATTORNEY PRIOR TO BIDDING ON THE SUBJECT LAND AND PREMISES.**

The premises will be sold to the highest bidder. The purchaser at the sale will be required to pay the sum of \$10,000.00 (or less if acceptable to the Union Bank) in cash, certified funds, by treasurer's check or cashier's check, made payable to the Polow & Polow Trust Account, and will pay the remaining balance of 10% of the highest bid to the Polow & Polow Trust Account within seven days of the date of sale and will pay the balance of the highest bid price within thirty days of the issuance of an order of confirmation by the Vermont Superior Court. The successful bidder will be required to sign a purchase and sale agreement, unless the Union Bank is the highest bidder. If the successful bidder fails to complete the purchase of the premises as required by the agreement, the \$10,000.00 (or less if acceptable to the Union Bank) deposit will be forfeited to Union Bank. Therefore, the deposit is non-refundable.

**The premises shall be sold in an as is condition with any and all faults, including property contaminated with mold, with no representations or warranties, express or implied, of any kind, and subject to any and all current and delinquent real estate taxes, any and all electric, water, sewer or other assessments and municipal assessments including late fees, charges and interest, for which the highest bidder shall be fully responsible. The successful bidder is required to purchase the premises whether or not the premises is in compliance with local, State or Federal land use laws, regulations or permits. Title to the premises will be conveyed without warranties by order of confirmation of the Vermont Superior Court.**

In no event is Union Bank responsible for obtaining any permits, amended permits or amnesty from permits to comply with any State, Federal or municipal law, regulation or ordinance or for any reason whatsoever.

Union Bank shall also not be responsible for making any repairs, upgrades and/or treatments to the premises.

The premises shall be sold subject to all existing building boundary lines, if established, easements and restrictions of record, and subject to all laws, ordinances and regulations affecting the premises.

For additional information, please contact David Polow, Esq., attorney for Union Bank, P.O. Box 130, Hyde Park, VT 05655, 802-888-7707, [dpolow@polowlaw.com](mailto:dpolow@polowlaw.com).

Union Bank

By: /s/ David Polow  
David Polow, Esq., Attorney for Union Bank